Electronic A	Acknowledgement Receipt					
EFS ID:	5780499					
Application Number:	10709702					
International Application Number:						
Confirmation Number:	3701					
Title of Invention:	PAY YOURSELF FIRST WITH TRANSFER OPTIONS					
First Named Inventor/Applicant Name:	Tracey R. Thomas					
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Attorney Docket Number:	03292.101970.3					
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Time Stamp:	12:27:43					
Application Type:	Utility under 35 USC 111(a)					

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## File Listing:

Information Disclosure Statement (IDS)	Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
Filed (SB/08)  Filed (SB/08)  105333321013703037000.pdf 3f9822b43b32f8e188c2e24d8f5cfda3ff6cb ed4	1	Information Disclosure Statement (IDS) Filed (SB/08)	IDS039921019703USA600.pdf	3f9822b43b32f8e188c2e24d8f5cfda3ff6cb	no	5

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2	2 NPL Documents ProQuest03992101970 0.pdf	ProQuest039921019703USA60	169056	no	4
		0.pdf	<b>7b856f8a1514a</b> 7da283ac1f05522fa617142 7f96		
Warnings:					
Information:					
3	Foreign Reference	WO0139077USA600.pdf	2853648	no	66
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Warnings:					
Information:					
4	Foreign Reference	WO02097561USA600.pdf	870226	no	23
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Warnings:					
Information:					
5	Foreign Reference	WO9930261USA600.pdf	1986043	no	47
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### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

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If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.